



MEDICARE FACT SHEET

March 2000

MEDICARE & YOU THE NATIONAL MEDICARE EDUCATION PROGRAM

Overview: *Today's Medicare has more to offer beneficiaries -- more preventive benefits, new patient protections, more information, and more help with questions.*

To help seniors and disabled Americans who are covered by Medicare to make the best use of both new benefits and program flexibility, the Health Care Financing Administration (HCFA) has an extensive education program to help answer beneficiaries' questions about Medicare.

Medicare & You, HCFA's comprehensive information program, provides beneficiaries with accurate, easy-to-understand information about their benefits, rights, and health insurance options so they can become more active participants in their health care decisions. This is the largest and most comprehensive educational effort in the history of Medicare.

This effort relies on broad-based feedback and support from beneficiaries, their families, Congress and organizations that provide care and help beneficiaries make health care choices. This ongoing, comprehensive evaluation helps HCFA learn from beneficiaries what works best for them. The results of this evaluation continue to guide Medicare & You throughout the year 2000 and beyond.

The National Medicare Education Program

Medicare & You handbook. The *Medicare & You* handbook is mailed to all Medicare beneficiary households every fall and each month to new Medicare enrollees. The handbook includes an overview of Medicare, descriptions of the rights and protections enjoyed by Medicare beneficiaries, new preventive benefits and descriptions of available health plan options which include Medicare health maintenance organizations (HMOs) and private fee-for-service plans.

Medicare & You 2001 includes improvements based on feedback from beneficiaries and experts across the field of health communications. As an example, many beneficiaries see the Handbook as a reference documents. The cover includes a reminder to keep the handbook for future reference.

The *Medicare & You* handbook includes:

- C Medicare & You Basics. The opening pages of *Medicare & You 2000* were redesigned for easy reading and to highlight important changes to Medicare. More details are available later in the guide.

- C Local plan quality and performance information. The handbook includes a sample of quality and beneficiary satisfaction information about managed care plans and some quality information about the original Medicare plan. Additional information is available through 1-800-MEDICARE (1-800-633-4227) and www.medicare.gov.
- C Additional feedback. HCFA included a postcard in a sample of handbooks to gather more feedback for continuous quality improvement. HCFA has received thousands of postcards that overwhelmingly support the effort.

Medicare & You 2001 will include additional information about Medicare beneficiaries who disenrolled from their HMOs and a new Medicare+Choice option known as private fee for service that may be available in certain areas of the United States in the near future.

Internet Activities. In June of 1998, HCFA launched the beneficiary Internet site, www.medicare.gov. Information on the site currently includes the *Medicare & You* handbook, a continually updated calendar of *Medicare & You* activities occurring across the country, lists of resources for beneficiaries and people who work with beneficiaries, and general information about Medicare. The website also hosts Medicare Compare, which contains detailed comparisons of the benefits, costs, consumer satisfaction survey results and standardized quality measures of available managed care plans across the country. Nursing Home Compare is also located at www.medicare.gov and includes detailed information about individual nursing homes across the country. Specific information about individual Medigap policies, also known as supplemental insurance, is also available on the website. Medicare publications can also be downloaded from the web site.

On September 15, 2000, detailed plan information for Medicare+Choice plans for 2001 will be posted on Medicare Compare, and the *Medicare & You 2001* handbook should be available in August, 2000.

The Medicare consumer website is averaging more than 1 million page views each month and its usage continues to grow. The most-visited sections are Medicare Compare and Nursing Home Compare.

Toll-Free Medicare Helpline. 1-800-MEDICARE (1-800-633-4227) is now available across the United States. In the first 12 months it has been available across the nation more than 1.5 million callers have had their questions about Medicare answered.

The toll-free telephone line operates 24 hours a day, seven days a week, and is staffed by customer service representatives between 8 a.m. to 4:30 p.m. local time, Monday through Friday. At other times, the telephone line provides pre-recorded information which can help callers request information about health plans in their area, copies of the *Medicare & You* handbook in English or Spanish or answers to the most frequently asked questions.

Customer service representatives are available to help answer general Medicare questions and questions related to Medicare health plan choices, handle requests for plan comparison information and plan disenrollment forms and make referrals to other information sources where appropriate. The service accommodates both English and Spanish-speaking callers and offers a TTY line (telecommunications device for the speech and hearing impaired): 1-877-486-2048.

National Alliance Network. HCFA has enlisted national and local organizations to support and participate in the National Medicare Education Program. More than 200 national and local organizations that work on behalf of aged and disabled Americans are involved in this public-private partnership. Together with HCFA, these national partners are reaching out to other organizations at the state and local levels. They, in turn, are working with Medicare beneficiaries and other interested organizations and individuals to help them better understand the changes to the Medicare program.

Enhanced Beneficiary Counseling from State Health Insurance Assistance Programs. Key partners in the National Medicare Education Program include the State Health Insurance Assistance Programs. These organizations are part of each state's Office on Aging or Office of Insurance. Extensive training has been conducted with SHIP staff and volunteers to prepare them to help Medicare beneficiaries make informed decisions about their health care.

National Train-the-Trainer Program. More than 700 individuals from HCFA partner organizations across the country have received training about Medicare+Choice and other changes to the Medicare program. The goal of the training is to give trainers the information and tools they need to teach others in their organizations and communities how to help beneficiaries understand their options.

Regional Education About Choices in Health Campaigns (REACH). Each of HCFA's 10 regional offices and coalitions of local partner organizations are conducting educational and outreach efforts at the regional, state and local levels. Many of these activities are targeted to meet the needs of specific groups such as African-Americans; American Indians; Latinos; Asian and Pacific Islanders; caregivers; beneficiaries with disabilities who are eligible for both Medicare and Medicaid; and rural beneficiaries. Part of this outreach includes public presentations and exhibits at local health fairs and other health-related events. Information about these activities is available on the Local Medicare Events Calendar on www.medicare.gov.

Targeted and Comprehensive Assessment of Education Program Activities. HCFA continues to evaluate the effectiveness of the information campaign. The agency actively seeks input from beneficiaries, their families, Congress, and organizations that provide care and help beneficiaries with their health care decisions to make improvements to the *Medicare & You* handbook, www.medicare.gov and 1-800-MEDICARE (1-800-633-4227), and REACH to meet the needs of beneficiaries into the year 2000 and beyond.

Citizens' Advisory Panel on Medicare Education. HCFA established this panel under the Federal Advisory Committee Act to help strengthen and improve the National Medicare Education Program. The panel of independent experts represents a diverse mix of organizations that work with seniors, disabled persons, and the health care community who will advise HCFA about how to best reach beneficiaries about their Medicare benefits and choices. The Panel held its inaugural meeting on February 15, 2000 in Washington, D.C.